

CLAIMS

WHAT IS CLAIMED: What I claim as my invention are the following:

CLAIM 1. A method of doing business on the World Wide Web (Internet) in the field of Electronic Commerce (E – Commerce) which allows users to electronically withdraw money from their bank, credit or debit accounts directly from their personal computers at home, office or any other location, have the equivalent amount withdrawn downloaded and printed on new financial instruments called “Bank Cash” currencies and use the currencies to purchase goods and services worldwide from a network of “Registered Merchants” authorized to cash the currencies.

CLAIM 2. A system of international funds transfer that does not involve moving money from country to country but rather a separate individual account is maintained in each country of the world and a user in the U.S.A. can send money (in U.S. dollars) to a friend or relative in Italy, for example, and the funds are paid through a reserve account in Italy and the Italian equivalent amount is transferred onto “Bank Cash” currencies in Italian Lira; from one personal computer in the U.S.A. to another personal computer in Italy.

CLAIM 3. A business method on the Internet that allows a user to electronically withdraw cash directly from the user’s bank account from his or her personal computer at home or at the office and download and print the equivalent amount withdrawn onto “Bank Cash” currencies.

CLAIMS CONTINUED:

CLAIM 4. A business method on the Internet that allows a user to electronically withdraw cash directly from any of the user's major credit card account from his or her personal computer at home or at the office and download and print the equivalent amount withdrawn onto "Bank Cash" currencies.

CLAIM 5. A business method on the Internet that allows a user to electronically withdraw cash from any other account, savings, credit union, debit card, etc from his or her personal computer at home or at the office and download and print the equivalent amount withdrawn onto "Bank Cash" currencies.

CLAIM 6. A business method on the Internet that allows a user to electronically send cash ("Bank Cash") directly to friends and relatives worldwide from his or her personal computer to their personal computers.

CLAIM 7. A business method on the Internet that allows a user to electronically receive cash ("Bank Cash") from friends and relatives worldwide through his or her email address from their personal computers to the user's personal computer.

CLAIM 8. A business method on the Internet that allows a user to electronically pay cash ("Bank Cash") directly to his or her business associates worldwide and the amount will be printed in the associates' local currency equivalent from their computers.

CLAIM 9. A business method on the Internet that allows a user to electronically pay salaries and wages to workers anytime from his or her personal computer using "Bank

CLAIMS CONTINUED:

Cash” currencies.

CLAIM 10. A business method on the Internet that allows a user to use the “Bank Cash” currencies as foreign exchange in any country in the world where our Registered Merchants are located.

CLAIM 11. A business method on the Internet that allows a user to electronically receive personal loans (Cash Advances) of up to \$2,000.00 any given day after signing up as a customer. The approved loan is electronically transferred to the customer’s regular bank account or downloaded and printed as “Bank Cash” currencies from the customer’s personal computer printer.

CLAIM 12. A business method on the Internet that allows a user to electronically receive small business loans of up to \$5,000.00 for our customers or up to \$10,000.00 for our Registered Merchants any given day.

CLAIM 13. A business method on the Internet that allows a user to electronically win cash prizes of up to \$1,000,000.00 (One Million Dollars) first prize and other great prizes any given month through our “Monthly Lucky Customer Draw.”

CLAIM 14. A business method on the Internet that allows a user to electronically invest in foreign exchange transactions and make profits any given day from his or her personal computer through our “Foreign Exchange Investment Program.”